



Why Massachusetts Needs Health Reform: By the Numbers

Our broken health care system forces families and businesses to struggle with skyrocketing costs and puts millions of Americans at risk of losing the insurance they have now. Here is how our broken health care system affects people in Massachusetts.

- 430 residents of Massachusetts are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Massachusetts costs \$500 more because our system fails to cover everyone—and \$1,100 more nationally.
- The uninsured rate is 5.5 percent in Massachusetts.
- 352,000 are uninsured today in Massachusetts.
- In Massachusetts the combined market share of the top two insurers is 67 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,201 to \$24,232 by 2019 in Massachusetts without health care reform.
- A typical Massachusetts family will pay \$24,232 for health coverage in 2019 without health care reform.

In their own words

My name is Naomie. Last month, I was very sick for the first time in my life. I went home after work around 11:45 p.m. I slept and woke up with a migraine. I forced myself to go to work the next day because I am a single parent, with four children to care for. I have to pay my bills—rent, car loans and insurance, utilities. So, I closed my ears and did not listen to the sounds of my heart. I did not have a choice. I had to go to work. The next day I was in excruciating pain. My body was itchy, and I had a fever. I was shaking and vomiting. I decided to go to the Emergency Room at one of the hospitals close to my home. When the nurse approached me, the first thing she asked me was “Madam, what kind of insurance do you have?” “If I don’t have health insurance, what will happen to me?” I asked her hazily. “I would have to ask you to go downstairs and apply for free care and come back,” she said. I told her that I was very sick, but she just said, “Madam, it is not my policy.” Then, she turned her face to someone else who had health insurance. What could I do? I slowly walked and went down the stairs to the lobby and asked the lady in charge for a form to apply for free care. It took me more than two hours waiting for the lady

to call me. After applying, I thought that finally I would get to see a doctor...The lady in charge requested four pay stubs. I did not have my paychecks on me so I did not see a doctor that day. This is where we are today in America. If you have money can pay for health insurance, you can get the care you need.

*Naomie Remy Dieudonne, Hyde Park, MA
SEIU*

Additional national statistics

- 128,000 small business jobs and \$84 billion per year can be saved with health reform.
- At least 62.1 percent of bankruptcies in 2007 were medical bankruptcies.
- The typical household will pay \$15,000 for health care this year—and they'll pay \$18,000 next year.
- The typical household will be paying \$36,000 for health care by 2020.
- We can save \$600 billion by modernizing our health care system.
- Twenty-five million Americans are underinsured, meaning that out-of-pocket health care costs absorbed 10 percent or more of a family's income or 5 percent of an adult's income.
- Almost 52 million Americans are uninsured.
- Approximately 87 million people—one in three Americans—went without health insurance for some period during 2007 and 2008.

References

American Medical Association. 2007. "Competition in Health Insurance: A Comprehensive Study of U.S. Markets: 2007 Update" (www.ama-assn.org/ama1/pub/upload/mm/368/compstudy_52006.pdf).

Center for American Progress. 2009. "Health Care in Crisis: 14,000 Losing Coverage Each Day" (www.americanprogressaction.org/issues/2009/02/health_in_crisis.html).

Cutler, David M. 2009. "Health Care Premiums Run Amok." Washington, Center for American Progress. (www.americanprogress.org/issues/2009/07/premiums_run_amok.html).

Families USA. 2009. "Coverage for America: We All Stand to Gain" (www.familiesusa.org/assets/pdfs/health-reform/coverage-for-america.pdf).

———. 2009. "The Clock Is Ticking: More Americans Losing Health Coverage" (www.familiesusa.org/assets/pdfs/health-reform/clock-is-ticking.pdf).

Furnas, Ben, and Peter Harbage. 2009. "The Cost Shift from the Uninsured." Washington: Center for American Progress (www.americanprogress.org/issues/2009/03/cost_shift.html).

Harbage, Peter, and Ben Furnas. 2009. "The Cost of Doing Nothing on Health Care." Washington: Center for American Progress (www.americanprogress.org/issues/2009/05/productivity_map.html).

U.S. Census Bureau. 2009. "Income, Poverty, and Health Insurance Coverage in the United States: 2008" (www.census.gov/prod/2009pubs/p60-236.pdf).